

UNITED STATES BANKRUPTCY COURT
Northern District of California (San Jose)

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/6/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sam Edward Pasquale
6985 Rodling Dr., Unit H
San Jose, CA 95138

Case Number:
10-50093

Social Security/Individual Taxpayer ID/Employer Tax ID/Other
Nos.:
xxx-xx-7172

Attorney for Debtor(s) (name and address):

Scott J. Sagaria
Law Offices of Scott J. Sagaria
333 W San Carlos St. #1625
San Jose, CA 95110
Telephone number: (408) 279-2288

Bankruptcy Trustee (name and address):

Carol Wu
25A Crescent Dr. #413
Pleasant Hill, CA 94523
Telephone number: 408-404-7039
Email: cwu1@sbcglobal.net

Meeting of Creditors

Date: **February 9, 2010**

Time: **11:00 AM**

Location: **U.S. Federal Bldg., 280 S 1st St. #130, San Jose, CA 95113**

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors.

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 4/12/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

280 South First Street
Room 3035
San Jose, CA 95113
Telephone number: 408-278-7500

For the Court:

Clerk of the Bankruptcy Court:
Gloria L. Franklin

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 1/7/10

EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

CERTIFICATE OF NOTICE

District/off: 0971-5
Case: 10-50093

User: knitzel
Form ID: B9A

Page 1 of 1
Total Noticed: 26

Date Rcvd: Jan 07, 2010

The following entities were noticed by first class mail on Jan 09, 2010.

db +Sam Edward Pasquale, 6985 Rodling Dr., Unit H, San Jose, CA 95138-1928
aty +Scott J. Sagaria, Law Offices of Scott J. Sagaria, 333 W San Carlos St. #1625,
San Jose, CA 95110-2714
tr +Carol Wu, 25A Crescent Dr. #413, Pleasant Hill, CA 94523-5508
smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880,
Sacramento, CA 94280-0001
smg Secretary of The Treasury, 15th and Pennsylvania Ave. NW, Washington, DC 20220-0001
smg +State Board of Equalization, Attn: Special Procedures Section, MIC:55, P.O. Box 942879,
Sacramento, CA 94279-0001
ust Office of the U.S. Trustee / SJ, U.S. Federal Bldg., 280 S 1st St. #268,
San Jose, CA 95113-3004
10586720 +Aegis Receivables Management Inc., P.O. Box 165839, Irving, TX 75016-5839
10586723 +American General Finan, 461 Blossom Hill Rd Ste, San Jose, CA 95123-3340
10586727 +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
10586728 +Citibank, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
10586729 +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
10586731 +Compass Management Group, 77 Las Colinas Lane, San Jose, CA 95119-1214
10586732 +First National Bank Credit Card Center, Attention: Bankruptcy Department,
Po Box 3331 Stop Code 3105, Omaha, NE 68103-0331
10586734 +NCO Financial, 507 Prudential Road, Horsham, PA 19044-2368
10586736 +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
10586737 +Patelco Credit Union, Attn: Bankruptcy, 156 2nd St, San Francisco, CA 94105-3724
10586738 +Sears/cbsd, 701 East 60th St N, Sioux Falls, SD 57104-0432
10586740 +United Recovery Systems, LP, P.O. Box 722929, Houston, TX 77272-2929
10586741 +Wf Fin Bank, Wells Fargo Financial, 4137 121st St, Urbendale, IA 50323-2310

The following entities were noticed by electronic transmission on Jan 07, 2010.

tr +EDI: BCWU.COM Jan 07 2010 20:33:00 Carol Wu, 25A Crescent Dr. #413,
Pleasant Hill, CA 94523-5508
smg EDI: CALTAX.COM Jan 07 2010 20:33:00 CA Franchise Tax Board, Attn: Special Procedures,
P.O. Box 2952, Sacramento, CA 95812-2952
10586721 +EDI: BECKLEE.COM Jan 07 2010 20:28:00 American Express, c/o Becket and Lee, Po Box 3001,
Malvern, PA 19355-0701
10586724 EDI: ARSN.COM Jan 07 2010 20:33:00 Associated Recovery Systems, P.O. Box 469046,
Escondido, CA 92046-9046
10586725 EDI: CHASE.COM Jan 07 2010 20:33:00 Chase, Bank One Card Serv, Westerville, OH 43081
10586727 +EDI: CITICORP.COM Jan 07 2010 20:33:00 Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
10586728 +EDI: CITICORP.COM Jan 07 2010 20:33:00 Citibank, Attn: Centralized Bankruptcy,
Po Box 20507, Kansas City, MO 64195-0507
10586733 +EDI: RMSC.COM Jan 07 2010 20:33:00 Gemb/walmart Dc, Attention: Bankruptcy, Po Box 103106,
Roswell, GA 30076-9106
10586739 +EDI: WTRNBANK.COM Jan 07 2010 20:33:00 Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475
10586741 +EDI: WFFC.COM Jan 07 2010 20:33:00 Wf Fin Bank, Wells Fargo Financial, 4137 121st St,
Urbendale, IA 50323-2310

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10586722* +American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701
10586726* Chase, Bank One Card Serv, Westerville, OH 43081
10586730* +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
10586735* +NCO Financial, 507 Prudential Road, Horsham, PA 19044-2368

TOTALS: 0, * 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2010

Signature:

